

## HAPPY BIRTHDAY JIM JEFFORDS

Mr. REID. Mr. President, a former colleague of ours celebrates a milestone today. Jim Jeffords, who served his country in the military for many decades and the people of Vermont and Congress for 32 years—and he did so on both sides of the aisle, over there and over here—was born 75 years ago today.

Jim Jeffords, of course, was a lifelong Vermonter. His father was the chief justice of the Vermont Supreme Court, and Jim Jeffords graduated from Vermont public schools, Yale University, and Harvard school. He was a very smart man, as indicated with his academic background.

He served for 35 years in the U.S. Navy and Naval Reserve until he retired as captain while still sitting as a Senator. During Jim Jeffords' time in the Senate, he did much to ensure children could get a good education, that they could get a job when they graduated from school. He cared deeply for the environment and for people with disabilities. He served during his last years in the Senate as chairman of the Environment and Public Works Committee. He was one of the leaders who pushed the United States to lead a humanitarian mission to Rwanda during the country's terrible genocide. Of course, Senator Jeffords also single-handedly shifted the balance of power in this body when, in 2001, he became an Independent and caucused with Democrats. It was a very courageous thing for Jim to do.

As we have read in the history books, it wasn't easy for him to do this. It cost him friends, supporters, even some of his own staff. When he announced his decision, Senator Jeffords said:

The weight that has been lifted from my shoulders now hangs heavy on my heart.

He knew the impact his decision would have on the people around him, and he cared deeply about that. At the time that he did this, it was a very popular thing with the American people to do. When Senator Jeffords was here in Washington and other places in the country, they would recognize him; people would stand and applaud.

Jim has been very ill since he retired from the Senate. He is in extremely bad health. We wish him well. Senator Jeffords' family threw him a small birthday party this past weekend. His son Leonard, his daughter Laura, his grandson Patrick, and his granddaughter Hazel were all there.

I don't have nearly the voice in any way that Senator Jeffords had. For many years he was a member of our very own barbershop quartet, the Singing Senators. So I will not break out in song, but on behalf of the entire Senate, we wish our friend Jim Jeffords a very happy 75th birthday.

## CREDIT CARD REFORM

Mr. REID. Mr. President, when I was just a boy—as I look back, I really don't know how old I was, probably 10,

maybe 11—one of my older brothers, 10 years older—a wonderful man; he died at age 47; he was a young man, not long out of high school—worked for the Standard station in Ash Fork, AZ, which was quite a ways from Searchlight. I had never really been anyplace. My brother, being the great big brother he was, wanted me to see someplace other than Searchlight. So I went and spent a couple weeks with him in Ash Fork, AZ. For me, it was a real eye-opening thing. I had never really traveled anyplace. He drove us over there.

The one thing he didn't bother to tell me is that he had a girlfriend, and so he spent a lot of time when he was not working with his girlfriend. He still kept an eye on me and took good care of me, but I spent most of my time with his girlfriend's brother. His girlfriend's brother was older than I was. We would play games. There wasn't much he could do better than me. But I rarely won anything because he kept changing the rules in the middle of the game. I have always remembered that. It is hard to win a game when the rules keep changing.

The reason I mention that little personal vignette is, what do you do when you play by the rules but the rules change in the middle of the game? There is a woman in Nevada named Shelley. Like millions of Americans, she pays her credit card bill in full every month. She has never been late. Whatever they say is the minimum payment, she at least makes that payment and sometimes more. She is the model of what credit card companies call "in good standing."

But Shelley recently was told that the interest rate on her card was going up from 9.5 percent to 17.5 percent; her rate was almost doubling. For reasons unknown to her, she could not understand this. So Shelley asked to close the account. But the bank told her the time to opt out of her contract had ended before she even knew it had started.

She played by the rules, Shelley did. But the rules changed in the middle of the game.

If we are truly to get our economy back on its feet, we must protect people like Shelley and the millions of Americans who use credit cards for everything from buying a sandwich to paying for college. Chairman DODD and ranking member SHELBY have drafted a bill that puts fairness and common sense back into credit cards and protects consumers from excessive fees, ever-changing interest rates, and complex contracts seemingly designed to do one thing above all—to keep people in the dark and in debt.

In short, this bill we will be taking up this afternoon at 3:30 cleans up the fine print so consumers can't get blindsided by the credit card companies.

More and more Americans sign for and use credit cards every day. Three out of five credit card users carry a balance on their card. There is nothing

wrong with that. That balance averages more than \$7,000. That is what the average is. But they are using credit cards that have misleading terms and confusing conditions.

A recent study by the Pew Trust Foundation found that 100 percent of credit cards came with policies that the Federal Reserve has determined cause harm to consumers—not 50 percent, not 60 percent, not 75 percent, 100 percent. And 93 percent of those contracts said the credit card company could raise the interest rate anytime for any reason. Here are just a few of the things the legislation that will soon be before the Senate does to fix that.

First, it protects consumers by establishing fair and sensible rules for how and when credit card companies can raise interest rates. Credit card companies must give a 45-day notice before increasing rates and can no longer do so on existing balances.

Second, it cracks down on abusive fees. For example, consumers no longer will have to pay a fee just to pay a bill. That happens. And credit card companies must mail statements 21 days before the bill is due so cardholders can avoid these hefty late charges.

Third, it protects young consumers such as college students from predatory marketers.

It strengthens oversight of the credit card industry to keep it in line.

For every greedy executive and devious con artist, there are millions of honest, hardworking Americans who struggle every day to simply make ends meet. They worry every morning about how much longer their job will be there and every night about how to keep their families healthy and keep a roof over their heads. They worry about troubles they did not create; and even though they are stunned about these troubles they did not create, they cannot cure them.

Too many hardworking Americans have already lost too much in this recession. It is our job to protect them from losing even more.

This legislation will not only level the playing field and keep the rules consistent from beginning to end, it can also save families thousands of dollars a year.

Shelley, the woman I told the story about—the Nevada woman who told me about her frustrations with her credit card company, wrote:

I feel like I am being robbed by a company that my tax dollars are trying to bail out.

Mr. President, I do not remember much from my trip to Ash Fork, AZ, other than my brother's future brother-in-law kept changing the rules in the middle of the game. That is what the credit card companies are doing, and that is what we have to stop. We must protect those who play by the rules because it is not just their credit at stake, it is our country's credibility. I think at this stage, it is the Senate's credibility. The bill that passed the

House arrived over here with 377 votes. This is a bipartisan bill. It is something we need to do. We need to do it as quickly as possible.

#### RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

#### MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will proceed to a period of morning business until 3:30 p.m., with Senators permitted to speak for up to 10 minutes each.

The Senator from Tennessee.

#### WISHING SENATOR JIM JEFFORDS HAPPY BIRTHDAY

Mr. ALEXANDER. Mr. President, I would like to join the majority leader in wishing happy birthday to Jim Jeffords. Jim is a friend of all of ours. I see the Senator from Arizona in the Chamber. We all served together. I served with Senator Jeffords when I was Education Secretary and he was ranking member of the Education Committee. We all know his deep concern for education, especially for children with disabilities. We wish him the very best on his 75th birthday.

#### INVESTIGATING INTERROGATION TACTICS

Mr. ALEXANDER. Mr. President, even though President Obama has said we should look forward, some in Congress insist on looking backward to a broader investigation of interrogation tactics that were used against 9/11 terrorists to find out whether even more airplanes were on their way to kill even more Americans.

These interrogation tactics are now well known. They had been approved by the National Security Council, approved by the Department of Justice, were known to senior Democratic and Republican Members of Congress who, CIA records now show, were briefed some 40 times. The CIA has not used the tactics in question for several years. They are not being used today. The Congress has since enacted laws that make clear that interrogation tactics used by the military are limited to those contained in the Army Field Manual. The President extended those same limitations to intelligence agencies this year by Executive order.

The President is following his own advice about looking forward by asking the National Security Council to review what tactics would be appropriate when terrorists are captured who might have information about imminent attacks on Americans. The Senate Intelligence Committee is conducting its own review of tactics and is considering expanding the briefing process for interrogation tactics.

Despite these investigations, some still say, let's have "a full-blown criminal" investigation.

That raises these questions: Investigation of whom? Where do we draw the line? Where is the logical place to stop?

On Thursday, I asked these questions of the Attorney General, Eric Holder, at a Senate Appropriations Committee hearing. He found it difficult to give me specific answers.

To begin with, the Attorney General did not answer my question about what directions he had received from the White House concerning interrogations.

Then, he would only answer "hypothetically" when I asked if we are going to investigate lawyers for giving their opinions, shouldn't we also investigate intelligence agents who created the interrogation techniques and asked for the opinions, or officials who approved the techniques, or Members of Congress who knew about or approved or even encouraged the interrogation tactics?

The Attorney General could not remember whether he knew or approved of renditions that occurred during the Clinton administration when he was Deputy Attorney General—renditions that took captured terrorists to other countries, for example, perhaps to Egypt, for custody, maybe for interrogation. He did not say what precautions he took to make sure these renditions followed the law.

The Attorney General's unresponsive answers and poor memory suggest what a difficult path it will be if the Government continues to publicize and expand its investigation of interrogation tactics.

This is not a pleasant subject. When we debated it in the Senate in 2005, I was among those Senators, including Senator MCCAIN, who disagreed with the administration. We believed it was Congress's constitutional responsibility to set the rules for dealing with detainees and we helped enact a law requiring that techniques used by the military should be limited to those in the Army Field Manual. But showing videotapes of even those techniques will not be a pretty sight.

Public officials, of course, should follow the law. But it is not necessary to have a circus to determine whether the law was followed.

If there is to be a broader investigation than currently is underway, it must be fair and evenhanded and lead wherever it may lead—perhaps to intelligence officers, perhaps to administration officials, perhaps to Members of Congress. The Attorney General himself needs to be willing to say what he knew and when he knew it and what he did about renditions during the Clinton administration when he was Deputy Attorney General.

Obsessively looking in the rear view mirror could consume our Nation's every waking moment. There is plenty about America's history that, in retro-

spect, we wish had not happened: Supreme Court decisions barring Blacks from public facilities, Congress filibustering anti-lynching laws, excluding Jews from major institutions, denying women the right to vote, incarcerating Japanese Americans during World War II.

We have dealt with those instances best by acknowledging and correcting them, not wallowing in them by recognizing that the United States has always been a work in progress toward great goals, rarely achieving them, often falling back, but always trying. In fact, the late political scientist Samuel Huntington has written that most of our political debates are about dealing with the disappointment of not meeting great goals we have set for ourselves.

Then there is the thoroughly practical question of who will want to serve in public life in Washington, DC, if the first thing a newly elected administration does is to try to discredit, disbar, or indict all those with whom it disagrees in the last administration. Some of that damage already has been done.

For all these reasons, I would hope the President will follow his first instinct and insist that we go forward as a country—focus on the economy, on the banks and the auto companies, on health care and energy, on a Supreme Court Justice, and two wars in which our men and women are serving.

Mr. President, I ask unanimous consent to have printed in the RECORD the questions I asked Attorney General Holder on Thursday, along with his answers.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

#### ALEXANDER-HOLDER EXCHANGE ON INVESTIGATION OF INTERROGATION TACTICS

HEARING OF THE APPROPRIATIONS SUBCOMMITTEE ON COMMERCE, JUSTICE, AND SCIENCE TRANSCRIPT, MAY 7, 2009

Senator ALEXANDER: I have a few questions about the interrogation of enemy combatants. I thought President Obama's first instinct was a good one when he said that we should look forward, but apparently not everyone agrees with that. I notice that a member of the House of Representatives yesterday said that she wanted a full, top-to-bottom, criminal investigation. These are my questions: 1) What directions or guidance have you received from the President or his representatives or anyone in the White House concerning the interrogation of enemy combatants?

Attorney General HOLDER: Well, as we have indicated, for those people who were involved in the interrogation and relied upon, in good faith and adhered to the memoranda created by the Justice Department's Office of Legal Counsel, it is our intention not to prosecute and not to investigate those people. I have also indicated that we will follow the law and the facts and let that take us wherever it may. A good prosecutor can only say that. So, I think those are the general ways in which we view this issue.

Senator ALEXANDER: My second question would be: Should you follow these facts